

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Lorene Ann Drake
Debtor(s)

Bankruptcy Case No.: 12-71032-JAD
Doc. #94
Chapter: 13
Docket No.: 95 – 94

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 26th of February, 2018, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 3/27/18**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **4/6/18 at 10:00 AM in Courtroom B, First Floor, Penn Traffic Building, 319 Washington Street, Johnstown, PA 15901** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **3/27/18**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Parties

*** For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,**

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lorene Ann Drake
 Debtor

Case No. 12-71032-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: skoz
 Form ID: 408

Page 1 of 3
 Total Noticed: 69

Date Rcvd: Feb 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2018.

db +Lorene Ann Drake, 738 Main Street, Rockwood, PA 15557-1115
 cr Beneficial Consumer Discount Company, P.O. Box 829009, Dallas, TX 75382-9009
 13541616 +1st American Cash Advance, 5510 New Cut Rd, Louisville, KY 40214-4330
 13567035 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
 13584549 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147
 13526800 +Aes/Pheaa Ke, Pob 2461, Harrisburg, PA 17105-2461
 13526801 +Aes/Pheaa-Keycon, 1200 N 7th St, Harrisburg, PA 17102-1419
 13526802 +Aes/Suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461
 13541620 +American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
 13541621 #+Ameriloan, Post Office Box 111, Miami, OK 74355-0111
 13526803 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 13526804 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
 13526805 +Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068
 13526806 +Borough of Somerset, PO Box 71, Somerset, PA 15501-0071
 13526808 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 13526809 +Capl/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 13526811 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13526812 +Chase/Best Buy, Po Box 15298, Wilmington, DE 19850-5298
 13526836 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)
 13626371 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 13526815 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197
 13601958 +HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188
 13526821 +Hfc, Po Box 9068, Brandon, FL 33509-9068
 13526822 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 13526823 +Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425
 13526825 Keystone Rewards, 25 High Street, Waynesburg, PA 15370
 13541645 +OPD Solutions, 22114 Holly Lakes Drive, Tomball, TX 77377-3614
 13526827 +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006
 13541649 Penelec, Post Office Box 16001, Reading, PA 19612-6001
 13541648 Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
 13591099 +Pennsylvania Electric Company, a FirstEnergy Compa, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688
 14352765 +Rushmore Loan Management Services, LLC, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132
 13526829 +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 13541652 +Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088
 13526830 +Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068
 13576157 +SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
 13526833 +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13526835 +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631
 13526838 +Wffinance, 800 Walnut St, Des Moines, IA 50309-3504
 13541662 +Williams Credit, 73 Greentree Dr. #56, Dover, DE 19904-7646

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: ECMBKMail@Caliberhomeloans.com Feb 27 2018 02:20:22 Caliber Home Loans Inc,
 13801 Wireless Way, Oklahoma City, OK 73134-2500
 cr E-mail/PDF: rmscedi@recoverycorp.com Feb 27 2018 08:51:40
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 cr +E-mail/Text: bankrupt-adjdept@wesbanco.com Feb 27 2018 02:19:44 WesBanco Bank Inc,
 1 Bank Plaza, Wheeling, WV 26003-3565
 13592887 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Feb 27 2018 02:19:05 ASSET ACCEPTANCE LLC,
 PO BOX 2036, WARREN MI 48090-2036
 13600672 +E-mail/Text: g20956@att.com Feb 27 2018 02:19:51 AT&T Mobility II LLC,
 % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A231,
 Bedminster, NJ 07921-2693
 13592053 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 27 2018 02:25:09
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 13841835 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Feb 27 2018 02:20:21 CALIBER HOME LOANS, INC.,
 13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134-2500
 13526810 E-mail/Text: bankruptcy@cashcall.com Feb 27 2018 02:20:13 Cashcall Inc,
 1600 S Douglass Rd, Anaheim, CA 92806
 13574678 +E-mail/Text: bncmail@w-legal.com Feb 27 2018 02:19:27 CASHCALL, INC.,
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132
 13526807 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 27 2018 02:17:37 Cach, LLC,
 4340 S Monaco St Unit 2, Denver, CO 80237-3485
 13526813 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 27 2018 02:19:20 Collection Service Cen,
 839 5th Ave, New Kensington, PA 15068-6303
 13526814 +E-mail/Text: mrdiscen@discover.com Feb 27 2018 02:18:25 Discover Fin Svcs LLC,
 Po Box 15316, Wilmington, DE 19850-5316

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Total Noticed: 69

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13526816 +E-mail/Text: bankruptcynotice@fcbanking.com Feb 27 2018 02:18:28 First Commonwealth Ban,
601 Philadelphia St, Indiana, PA 15701-3952
13541634 +E-mail/Text: bankruptcynotice@fcbanking.com Feb 27 2018 02:18:28 First Commonwealth Bank,
601 Philadelphia St, Indiana, PA 15701-3952
13526817 +E-mail/Text: msummits@franklinjohnstown.com Feb 27 2018 02:19:55 Franklin Johnstown Fcu,
310 Bloomfield St, Johnstown, PA 15904-3202
13526818 +E-mail/PDF: gecscdi@recoverycorp.com Feb 27 2018 08:51:38 Gecrb/Cca, 950 Forrer Blvd,
Kettering, OH 45420-1469
13526819 +E-mail/PDF: gecscdi@recoverycorp.com Feb 27 2018 08:51:38 Gecrb/Lowes, Po Box 965005,
Orlando, FL 32896-5005
13526820 +E-mail/PDF: gecscdi@recoverycorp.com Feb 27 2018 08:51:38 Gecrb/Walmart, Po Box 965024,
Orlando, FL 32896-5024
13526824 +E-mail/Text: BKRMailOPS@weltman.com Feb 27 2018 02:18:45 Kay Jewelers, 375 Ghent Rd,
Fairlawn, OH 44333-4600
13526826 +E-mail/Text: Bankruptcies@nragroup.com Feb 27 2018 02:20:21 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
13541647 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 27 2018 02:19:01 PA Department of Revenue,
Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
13611306 E-mail/Text: bankruptcynotices@psecu.com Feb 27 2018 02:19:53 PSECU, PO Box 67013,
Harrisburg, PA 17106-7013
13537376 E-mail/PDF: rmscedi@recoverycorp.com Feb 27 2018 08:51:40
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13526831 E-mail/PDF: cbp@onemainfinancial.com Feb 27 2018 02:17:52 Springleaf Financial S,
1450 Scalp Ave Ste 120, Johnstown, PA 15904
13526832 E-mail/PDF: cbp@onemainfinancial.com Feb 27 2018 02:17:50 Springleaf Financial S,
518 Georgian Pl, Somerset, PA 15501
13526828 +E-mail/PDF: pa_dc_claims@navient.com Feb 27 2018 02:18:01 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
13639769 +E-mail/PDF: pa_dc_claims@navient.com Feb 27 2018 02:17:03 Sallie Mae PC Trust,
c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
13526834 +E-mail/Text: jsprentz@urc.com Feb 27 2018 02:20:18 United Refining, Po Box 599,
Warren, PA 16365-0599
13526837 +E-mail/Text: bankrupt-adjdept@wesbanco.com Feb 27 2018 02:19:44 Wesbanco Bank Inc,
1 Bank Plz, Wheeling, WV 26003-3565

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Caliber Home Loans, Inc.
cr U.S. Bank National Association, Et Al...
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
13541617* +Aes/Pheaa Ke, Pob 2461, Harrisburg, PA 17105-2461
13541618* +Aes/Pheaa-Keycon, 1200 N 7th St, Harrisburg, PA 17102-1419
13541619* +Aes/Suntrust Bank, Po Box 2461, Harrisburg, PA 17105-2461
13541622* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
13541623* +Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068
13541624* +Borough of Somerset, PO Box 71, Somerset, PA 15501-0071
13541627* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, Po Box 85520, Richmond, VA 23285)
13541628* +CASHCALL INC, 1 CITY BOULEVARD WEST, SUITE 1000, ORANGE CA 92868-3611
(address filed with court: Cashcall Inc, 1600 S Douglass Rd, Anaheim, CA 92806)
13541625* +Cach, Llc, 4340 S Monaco St Unit 2, Denver, CO 80237-3485
13541626* +Capl/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13541629* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13541630* +Chase/Best Buy, Po Box 15298, Wilmington, DE 19850-5298
13541631* +Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
13541659* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)
13541632* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13541633* +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197
13541635* +Franklin Johnstown Fcu, 310 Bloomfield St, Johnstown, PA 15904-3202
13541636* +Gecrb/Cca, 950 Forrer Blvd, Kettering, OH 45420-1469
13541637* +Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005
13541638* +Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024
13541639* +Hfc, Po Box 9068, Brandon, FL 33509-9068
13541640* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13541641* +Hsbc/Mscpi, Po Box 3425, Buffalo, NY 14240-3425
13541642* +Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
13541643* Keystone Rewards, 25 High Street, Waynesburg, PA 15370
13541644* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
13541646* +P S E C U, Po Box 1006, Harrisburg, PA 17108-1006
13541655* +SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial S, 1450 Scalp Ave Ste 120,
Johnstown, PA 15904)
13541654* +SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
(address filed with court: Springleaf Financial S, 518 Georgian Pl, Somerset, PA 15501)

District/off: 0315-7

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***** BYPASSED RECIPIENTS (continued) *****
13541650* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
13541651* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
13541653* +Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068
13541656* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13541657* +United Refining, Po Box 599, Warren, PA 16365-0599
13541658* +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631
13541660* +Wesbanco Bank Inc, 1 Bank Plz, Wheeling, WV 26003-3565
13541661* +Wffinance, 800 Walnut St, Des Moines, IA 50309-3504

TOTALS: 2, * 39, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2018 at the address(es) listed below:

Andrew R. Thalman on behalf of Creditor WesBanco Bank Inc andrewthalman@pgka.com
James Warmbrodt on behalf of Creditor Caliber Home Loans Inc bkggroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, Et Al...
bkggroup@kmlawgroup.com
Jason J. Mazzei on behalf of Plaintiff Lorene Ann Drake jasonmazzei@me.com,
donotemail.mazzeiecfbackuponly@gmail.com
Joseph P. Schalk on behalf of Creditor Caliber Home Loans, Inc. jschalk@barley.com,
sromig@barley.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Lorene Ann Drake ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8